

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF
PENNSYLVANIA**

In re:

DORENE LEE-GLASPER,

: CHAPTER 13

Debtor

: BANKRUPTCY NO. 18-10108

**ORDER SUR MOTION OF WILMINGTON TRUST NATIONAL ASSOCIATION, ETC.
("WTNA") FOR RELIEF FROM THE AUTOMATIC STAY**

AND NOW, this day of April, 2020, upon consideration of the
Motion of WTNA for Relief from the Automatic Stay, and the Answer of the Debtor thereto, it is
hereby ORDERED that the above-referenced Motion is DENIED.

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF
PENNSYLVANIA**

In re:

DORENE LEE-GLASPER,,

: CHAPTER 13

Debtor

: BANKRUPTCY NO. 14-10108

**DEBTOR'S ANSWER TO MOTION OF WILMINGTON TRUST NATIONAL
ASSOCIATION., ETC. ("WTNA") FOR RELIEF FROM THE AUTOMATIC STAY,
WITH AFFIRMATIVE DEFENSES**

1. The allegations of paragraphs 1-12 and 14-18 of the Motion are admitted.
2. All other allegations of the Motion are denied. Strict proof of same is demanded at any hearing, if relevant.

AFFIRMATIVE DEFENSES

3. The Debtor has been assisted by Clarifi in making applications for loan modifications from the Movant or its assigns.
4. Neither the Debtor nor Clarify was ever advised that the Debtor's loan modification applications were in any way deficient, nor were they ever advised that the applications were rejected.
5. The Debtor therefore believes that the Movant's statements regarding the status of her loan modification applications are erroneous, and that said applications should still be pending.
6. the Debtor has presented counsel with copies of receipts for her mortgage payments to WTNA in January and February, 2020. The Debtor believes that she is current on her mortgage payments through February, 2020, and will remit her payments for March, 2020, and all

subsequent months in timely fashion.

7. The Movant's allegations that the Debtor in arrears on her post-petition mortgage payments is therefore not well-taken.

WHEREFORE, the Debtor requests that this court will deny the Motion.

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/s/DAVID A. SCHOLL

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Attorney for Debtor

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